Air Force Office of Special Investigations

AFOSI

How to Protect Your

IDENTITY THEFT

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AFOSI Det 201, Langley AFB

OBJECTIVES

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- What is Identity Theft
- How Thieves Do It
- Preventive Actions
- Internet and On-Line Services
- Credit Reports (who to contact)
- Steps for Victims
- Reporting Identity Theft
- Consequences

What Is Identity Theft

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- **Acquisition of key pieces of someone's identifying information in order to impersonate them.**
- **Identifying Information Includes:**
  - **Name**
  - **Address**
  - **Date of Birth**
  - **Social Security Number**
  - **Mother's Maiden Name**
  - **Credit Card Number**
  - **ATM PIN's**
  - **Bank Account Numbers**

What Is Identity Theft

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- **Purpose**
  - **Take over financial accounts**
  - **Open new bank accounts**
  - **Apply for loans**
  - **Apply for credit cards**
  - **Apply for social security benefits**
  - **Purchase automobiles**
  - **Rent apartments**
  - **Establish services with utility and phone companies**
  - **Write Checks on accounts**
  - **Online Purchases and Services**

How They Do It

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- Use low and high tech methods
- Shoulder surfing at ATMs and Pay Phones
- Steal your mail
- Dumpster diving
- Corrupted postal employees (including Mail Room Personnel)
- Check washing
  - Mostly in Western U.S.
  - Related to Meth use (similarly used chemicals)
- Check creation software
- Credit Card Checks

Preventive Actions

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- Promptly remove mail from your mail box
- Deposit outgoing mail in post office collection mail boxes or at your local post office
  - Do not leave in unsecured mail receptacles
- Never give personal information over the telephone unless you initiated the call
- Shred pre-approved credit card applications, credit card receipts, bills and other financial information you don't want
- Empty your wallet/purse of extra credit cards and Ids
- Opt to use an alternate number on Driver's License

Preventive Actions

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- Order your credit report from the three credit bureaus once a year to check for discrepancies
- Never leave receipts at bank machines, bank windows, trash receptacles, or unattended gasoline pumps
- Memorize your SSN and all your passwords
- Sign all new credit cards upon receipt
- Save all credit card receipts and match them against your monthly bills
- Be conscious of normal receipt of financial statements
  - Contact sender if they are not received on time

Preventive Actions

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- **Notify credit card companies and financial institutions in advance of any change of address or phone number**
- **Never loan your credit cards to anyone else**
- **Never put account numbers on post cards or on the outside of an envelope**
- **If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved**
- **Report all lost or stolen credit cards immediately**
- **Know your expiration dates**
  - **Contact issuer if replacements are not received promptly**

Preventive Actions

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- **Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers**
- **Never use commonly used passwords/PINs:**
  - **Dates of Birth**
  - **Last four of SSN**
  - **Last four of phone number**
  - **Series of consecutive numbers**
- **Don’t carry SSN card with you.**
- **Do not have the DMV put your SSN on your license**

Internet and On-Line Services

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- **Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any web site or on-line service location unless you receive a secured authentication key from your provider.**
- **When you subscribe to an on-line service, you may be asked to give credit card information.**
  - **When you enter an interactive service site, beware of con artists who may ask you to “confirm” your enrollment service by disclosing passwords or the credit card account number you used to subscribe.**

Credit Reports

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- **Who to contact:**

Equifax – www.equifax.com

P.O. Box 740241

Atlanta, GA 30374-0241

Telephone: 1-800-685-1111

TransUnion – www.tuc.com

P.O. Box 1000

Chester, PA 19022

Telephone: 1-800-916-8800

Experian - www.experian.com

(Formerly TRW)

P.O. Box 949

Allen, TX 75013-0949

Telephone: 1-800-397-3742

Action Steps For Victims

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- **Contact all creditors, by phone and in writing, to inform them of the problem**
- **Call your nearest Postal Inspection Service office and your local police**
- **Contact the Federal Trade Commission to report the problem**
- **Call each of the three credit bureau's fraud units to report identity theft**
  - **Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts**
- **Alert your bank to flag your accounts and to contact you to confirm unusual activity**

Action Steps For Victims

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- **Request a change of PIN and new password**
- **Keep a log of all contacts and make copies of all documents**
- **You may also wish to contact a privacy or consumer advocacy group regarding illegal activity**
- **Contact the Social Security Administration's Fraud Hotline**
- **Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name**
  - **If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process**

Report Identity Theft To

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- **Equifax Credit Bureau, Fraud**
  - **1-800-525-6285**
- **Experian Information Solutions**
  - **1-888-397-3742**
- **TransUnion Credit Bureau, Fraud**
  - **1-800-680-7289**
- **Federal Trade Commission**
  - **1-877-IDTHEFT (438-4338)**
- **AFOSI Det 201**
  - **DSN 574-7371 or Commercial: (757) 764-7371**
- **Social Security Administration, Fraud Hotline**
  - **1-800-269-0271**

CONSEQUENCES

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- **Identity Theft and Deterrence Act of 1998**

  “. . . knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law, or that constitutes a felony under any applicable state or local law.”
- **Violation investigated by AFOSI, FBI, USSS, USPS and SSA.**
- **Maximum penalty of 15 years imprisonment, fine and forfeiture.**
- **State and Local Laws**
  - **Virginia passed law in 2000**

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QUESTIONS?

www.consumer.gov/idtheft